

Plymouth Glass & Mirror, Inc.

Nicole Maloid, Director of Operations

Bill 6869

An Act Concerning Automotive Glass Work Appointments

Good Afternoon,

I am Nicole Maloid, Operations Manager for Plymouth Glass & Mirror and have been with the company for almost 17 years. I have had the opportunity to watch our company grow and struggle both at the same time. As many of you know, the third-party administrator, Safelite Solutions who is financially affiliated with Safelite Auto Glass, represents several large insurance carriers on behalf of automotive glass claims. When calling the back of your insurance card and you press "1" for glass claim, you are immediately directed to Safelite Solutions. This would be ok if you were speaking to an outside party versus someone who is directly setting up appointments with a particular glass company. Here are a few of the larger companies that work with Safelite Solutions: Allstate, Geico, Safeco, Kemper, Liberty Mutual, AAA, Metlife, Chubb, Encompass, Hanover, National Grange/Grange Mutual, Peerless, Progressive, State Auto, and USAA. Customers are given a myriad of reasons and advice on how to get their windshield/window replaced. "They are our *preferred* vendor, they offer a lifetime warranty, we can set you up with an appointment today for our free mobile service group, and you will not be responsible for anything out of pocket with full coverage." What about the other participating shops that offer the same benefits? I have observed and listened to multiple instances where customers who have already chosen our shop, are veered in a different direction to set up claims.

Example A: On 5/13/13, one of my representative's contacted Safelite Solutions for a Hanover insured with Zofia (last name eliminated for privacy) on the backline to set up her claim. The representative from Safelite Solutions, Ciarra Ferguson, Employee ID#530420, advised the customer she could set up an appointment with *their* glass vendor known as Safelite Auto Glass. She gave her a list of dates and times to choose from that Safelite Auto Glass had available thus far. At this point, I personally took the phone from my representative who was on the line with Zofia and Safelite and kindly reminded this woman she was illegally steering the customer to a shop when she already had chosen us. The woman proceeded to tell me this was not illegal and that she was just reading off a script that her job provides her. This information was given to an executive vendor rep at Safelite who contacted me and told me this would be taken care of. Nothing has changed since.

Example B: On 6/6/14, Steven (last name eliminated for privacy) called his "claims" number on the back of his insurance card for Liberty Mutual and was directed to Safelite Solutions since he pressed "1" for glass only claim. He advised Safelite Solutions he wanted Plymouth Glass & Mirror, Inc. to do the work. The Safelite rep proceeded to advise the customer that "they were too busy for mobile service" and scheduled an in-shop appointment with him for 10:30 Monday morning at their Safelite drive-in location (the customer was unaware it was at Safelite still). The customer called our shop directly to see why we couldn't do mobile and see about changing the appointment, when we advised him we had nothing at this point in our computer, nor did anyone take a call from Safelite for this scheduled appointment. Our rep contacted Safelite and they advised him the customer had the appointment with them. The customer was absolutely furious and demanded over and over that he wanted Plymouth Glass & Mirror to complete the work. This claim was opened up with the State of CT Insurance Commissioner. Their response to this issue has been included in this packet.

Example C: On 6/16/14, Michael (last name eliminated for privacy) called a claim in without Plymouth Glass & Mirror on the line and advised the Safelite Solutions rep that he wanted Plymouth to do the work. The rep insisted they could get him an appointment with Safelite Auto Glass and would be covered 100% by them since it was their glass vendor of choice. Since Mike was aware of the steering episodes and his wife works closely with Plymouth Glass & Mirror, he insisted to the rep that he would continue to use our shop.

Why is it that the insurance companies want customers to call directly into the glass claims department? Why can't a local agent refer a customer anymore? What happened to the good-old "word of mouth" referral? If 5 out of 10 customers call to file a glass claim and do not have a particular glass company in mind, 100% of that time, they will be referred to Safelite Auto Glass. There have been prior attempts to ensure Safelite Solutions refers Safelite Auto Glass as well as other glass companies. Unfortunately, the tactic around that was similar. Instead, they advised the customer the following, "We can schedule you with one of our preferred providers who can offer free mobile service or another provider." That becomes ambiguous as well, appearing to the insured as if they're the only ones who do mobile service.

In order to avoid steering, our representatives now make a conference call with the insured and Safelite Solutions on the line to set up the claim. In a new tactic, Geico has started advising customers they need to set up all glass claims on a smart phone or computer. They have given customers a hard time on multiple occasions for trying to report a glass only claim via phone (please see attachment from Geico and Allstate also). If you follow the online program to report a claim, you are immediately directed to set up your appointment through their "preferred provider, Safelite Auto Glass." This is Geico's advantage without having the glass company on the phone to insist who the customer is using. Again, they use scare tactics to sway the consumer in one direction. The Geico program offers, "a glass shop in your area." However, when the option pops up to choose, there is only one option which is Safelite Auto Glass.

In a small, informal survey I conducted in October 2014, we conferenced in 30 random customers to Safelite Solutions to set up their glass claim. Once the call was complete, we asked all 30 people who they were speaking to. Undoubtedly, 100% of the customers stated "my insurance company."

Food for thought before we leave.....If we retrieved records from Safelite Solutions for CT residents only, how many glass claims do you think in one day are set up through Safelite Auto Glass?

We appreciate you taking the time to hear our concerns. Thank you.

Schedule a Repair



Glass Provider Recommendations

You have the right to choose any repair facility.

GEICO has a relationship with Safelite Solutions to bring our customers high-quality, convenient glass replacement and repair.

When you schedule online with Safelite, you'll:

See exactly what it will cost.

Have your choice of location for the service - your home, office, or any other location.

Know the work is guaranteed as long as you own the vehicle.

Be confident that the repair cost is within the amount covered by your policy.

Please select a location.

☐ Safelite AutoGlass® - By selecting Safelite AutoGlass® you'll be able to schedule online immediately and have multiple scheduling options.

[CONTINUE](#)[Return to Claim](#)



Start > Your Details > Your Damage > Scheduling > Review > Finish

Preferred provider

You may use the provider of your choice to work on your vehicle.

Based on policyholder feedback, Allstate Insurance has identified reputable glass service providers that offer a national warranty for as long as you own or lease your vehicle.

Your insurance will completely cover the cost of replacing glass, so there will be no cost to you.

Please indicate your preference.

☐ I'd like to schedule my appointment online with a preferred provider, Safelite AutoGlass®

☐ I have another provider in mind so please call me to arrange an appointment

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